

# Key facts about this credit card.

Correct as at 21 June 2023

P&N Bank

This information sheet is an Australian Government requirement under the National Consumer Protection Act 2009.

## Description of credit card

Product Name	P&N Bank Visa Classic
Minimum credit limit	\$1000
Minimum repayments	3% of the closing balance or \$10.00, whichever is the greater
Interest free period	Up to 45 days interest free on purchases only
Interest on purchases	11.99% pa
Interest on balance transfers	11.99% pa
Interest on cash advances	19.99% pa
Annual fee	\$49.00
Late payment fee	\$5.00

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [pnbank.com.au](http://pnbank.com.au)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [pnbank.com.au](http://pnbank.com.au) or by contacting us on 13 25 77.



**13 25 77 | [pnbank.com.au](http://pnbank.com.au)**